

What is Claimed is

1. A software-based method that allows callers accessing an information center or an application site by a telephone, to access the information in multiple ¹¹² ^{periods} ^{and (} ^{phases}, The caller may drop the call, and call back at a later time to continue the transaction with the information site.

¹¹² ^{system} ^{and (}
2. A system as claimed in claim 1, where callers can access the system with a variety of devices (multi-modally) in each phase of interaction (a telephone in one phase, a data device in another phase).
3. A system as claimed in claim 1, where users accessing the system are identified using a combination of username and password, or pin and passcode, or cookie information, or other similar identification technique possible through the use of client device.